

Man and his work - *a day life*

Humans and Their Daily Life in the World

- Lending and Borrowing Money in Times of Need.

In the analysis of the concept of happiness of man which in the Buddhist texts is referred to under the term *sukha*, I have discussed so far two major points. The first is the possession of adequate means of livelihood, money and material. This is the concept of *atthi-sukha*. I have also dealt with the second of these, namely the profitable and meaningful use of these means leading to the comfort and satisfaction for a wide range of human beings who are integrated in diverse ways into what we call society. This is *bhoga-sukha* or joy of consumption. It is our turn today to take up the third in the series of *anaṇa-sukha*. That is the joy of being free from debt.

It must be conceded at the very outset that the idea of debt or getting money on loan could be assessed differently by different people in different contexts. In the larger context of the world today it has numerous implications, social, political and economic. In the Buddhist texts too, its social and economic considerations would, to a great extent, be determined by the Indian background in which it is placed. We have already pointed out the necessity of the basic needs of sustenance, i.e. *bhoga* and *dhana*. The general world conditions being what they are, there appear on the scene the two groups of haves and have-nots, labelled as rich and poor, the *dhanika* or *dhanavanta* and the *dalidda*. A debt is incurred when the have-nots obtain, on loan, money from those who have in order that they may live, i.e. obtain their food and clothing. These are basic needs that one cannot do without. They are one's minimum requirements. That is why the Buddhist texts refer to them as *ghāsa-cchādana-paramatā*. The inability to meet this demand is given as one motive for crime in society. In the Cakkavattisīhanāda Sutta, a man who is accused of stealing, actually gives as the reason for doing so his inability to make a living: *na hi deva jīvāmīti* [DN. III.

65]. This being so, the debtor and creditor become part of an almost recognized institution. Their relationship to each other is determined by more or less accepted codes of ethics. Borrowing money on this basis implies a contract which is to be honoured. A breach of this makes the debtor liable to a social stigma. According to the Vasala Sutta [Suttanipata . v. 120] a man who borrows money but refuses to pay it back on being pressed by the creditors, and runs away saying that he owes them no money, is to be looked upon as a socially despicable fellow. The Āmagandha Sutta too [ibid. v. 246] frowns upon such breach of contract under the term *inaghāta-sūcakā*.

On the other hand, we also find the lot of the debtor viewed with sympathy and consideration. Sometimes it is pitiable, for the man in debt can constantly be harassed by his creditors. Phrases like *dhamikehi pīlito*, *cujjamāno* are very expressive of such situations. To be able to pay back a loan and redeem oneself of a debt is looked upon as being a source of great joy. This is the joy of *ānanya*, as the Samaññaphala utta calls it about a poor man getting money on loan. The Anguttara nikaya [AN. III. 351 f.] says that it can bring a series of unhappy situations in its wake. Borrowing money or *inadana* itself is no pleasant task. To be called upon to pay interest from time to time *kālābhatam vaḍḍhiṃ* - can be equally irksome. The failure to pay interest would bring reproach [*codanā*] and prosecution [*anucariyā*] and a debtor could finally end up in being jailed [*bandhana*] for non - settlement of his debt. Ultimately all these miseries are traced back to poverty which is a tragedy in the life of the householder which is to be averted.

But one has to steer clear of these two situations, of calculated defaulting in non-payment of loans and being unsympathetically harassed by creditors. A loan must be made use of as an economic aid, as a prop to financial needs. To steady the relationship between supply and demand in money matters. Buddhist suttas describe this phenomenon with great insight.

The system of resorting to loans, if it is to be economically sound and

defendable, the money so obtained must be profitably invested - *iṇaṃ ādāya kammante payojeyya*. It must be wise investment too, capable of yielding profitable results - *te kammantā samijjheyyuṃ*. It is the surplus after paying back the original debts which becomes the spendable money. That, one is able to spend without reservations and restrictions. There in lies the joy of economic freedom. Thus the Sāmaññaphala Sutta [DN. I. 71 f.] runs: "I formerly, after contracting a loan, set some affairs going, and these affairs of mine succeeded so that I paid off those original debts, and have surplus over with which to maintain a wife. He, from this source would obtain joy, he would reach gladness."

One thing clearly emerges from the discussion we have had so far. It is work and diligent application to work which is the key to success. The concept of this success is that a man is able to make himself happy and give an equal share of happiness to those around him [... *attānaṃ sukheti pīṇeti sammā sukhaṃ pariharati mātāpitaro ...AN. III .45*]. This brings before us a picture of closely knitted society with persons occupying places in diverse relations to one another. Two things are equally pronounced in this social organization. On the one hand, there is the diversity of relationships. Each group of persons mentioned in these contexts seems to hold a position which is either socially inherited like mother and father or wife and children or professionally assigned like workmen and artisan.

There is also, on the other, the fact of their being harmoniously coordinated. Each one, with a dignity of one's own and a sense of mutual assistance and public service, serves the community at large. It is for the efficient maintenance of this network of services and relationships that the Sigalovāda Sutta [DN. III. 188 ff.] prescribes the practice of *disānamassana* or saluting the six directions. This continuously drives home the point that the respectful recognition of the services rendered by the different groups in the community is an essential ingredient for efficient functioning of that society. Even the salutation of the so-called menial group - *dāsakammakarā* - is a must in the social formula

recommended to Sigāla.

In addition to this recognition which is a matter of attitudes, they are also, according to Buddhist social considerations, entitled to monetary and material assistance for the enhancement of their own happiness. In the case of money spent in this wise it is said to be a legitimate expenditure, a commendable expenditure of the hard-earned money - *pattagataṃ āyatanaso paribhuttaṃ*.

Assuming that in a sensibly organized social set up there is adequate employment for people, each according to his efficiency and capability whereby they could make a comfortable living for themselves, the need for lending and borrowing would be reduced to a minimum. When one is ultimately driven to it, it should only be a short- term remedial measure. It should never become a gambler's short cut to earning quick money. There is every possibility that an over-organized system of providing loans could generate a class of eternally idle hands or suicidal spend-thrifts.

In spite of all planning for effective employment and generating economic productivity in the land, there is every possibility, as the Buddhist texts envisage, of economic crises, both at domestic and at state levels. Under the designation of legitimate or commendable expenditure - *āyatanaso paribhutta* - referred to earlier, there is provision for investment for use in such adversity. A scheme of insurance against lean times, the Buddhists had known very early. This is what they had in mind when they prescribed that a fourth of one's income should be safely deposited away for use in times of adversity - *catutthañ ca nidhāpeyya āpadāsu bhavissati*

In many instances, such a system of economic security, well-conceived before hand, would prevent a man from precipitously running into debt. The Anguttara beautifully sums up the wisdom of such planning which would save him from the stigma and pain of being in debt in the following: ".....with that wealth he makes himself secure against all misfortunes whatsoever, Such as

may happen by way of fire, water, kings, robbers or ill- disposed heirs to that wealth. He takes steps for his defence, he makes himself secure." [See Anguttara Nikaya III. 45 under *bhogānaṃ ādiyā*].

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